

We set out the main points about our Life or Earlier Critical Illness Cover below. Your personal illustration shows what the plan may cost. Please read both carefully and keep them with your plan documents if you go ahead.

Its aims

- To pay a cash sum if, during the cover term, you die, are diagnosed with a terminal illness or a critical illness that meets our policy definition. If we pay the cash sum, the plan will end.
- To allow you to alter the cover level as your protection needs change.

Your commitment

- To answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- To tell us if there is a change to your health, family history, occupation, occupational duties, working or travelling abroad, country of residence, or you take part in any hazardous pastime. Your commitment to tell us continues until the date the cover you're applying for starts.

If these commitments aren't met we may not pay a claim.

- To make monthly or yearly payments throughout the cover term.
- If you opt for reviewable payments, you may need to increase your payments in the future to keep your chosen cover level going throughout the cover term.
- To tell us:
 - within one month of disablement for a permanent and total disability claim or a waiver claim
 - within three months of diagnosis for a critical illness and disability claim or a terminal illness claim.
- To allow us access to your medical records to assess your application and consider a claim.

Risk factors

- If you stop your payments the plan will stop and you'll get nothing back.
- The plan will never have a cash-in value.
- We may not pay a claim in some cases. *Please see 'What will stop the plan paying out?' on page 4.*
- If you opt for reviewable payments, we guarantee your payment amounts for the first five years only. After this we'll review your payments every year. If the predicted cost of providing benefits is higher than expected, you'll either need to increase your payments to keep your chosen cover level going throughout the cover term, or reduce your cover and keep your payments the same. If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your payments will go down.

When predicting the cost of providing benefits, we'll consider various issues. For example, we'll consider past and predicted future claims experience across the life assurance industry as well as developments in medical treatments and diagnostic techniques.

- Inflation will reduce the spending power of any money you get back in the future.
- You should regularly review the amount of cover to make sure it's still sufficient for your needs.



Questions and answers

What is Friends Provident Life or Earlier Critical Illness Cover?

- Life or Earlier Critical Illness Cover pays a cash sum if, during the cover term, you die, are diagnosed with a terminal illness or a critical illness that meets our policy definition. If we pay the cash sum, the plan will end.
- You choose how much cover you need, whether you want level cover or decreasing cover and how long you want it to last. You must be aged 18 to 54 to take out the plan.
- If you choose level cover and opt for reviewable payments, it can be for any number of years from 6 to 35, as long as you're aged under 70 at the end. If you opt for guaranteed payments the maximum number of years is 25 and you must be under 65 at the end. The cash sum stays the same throughout the cover term.
- If you choose decreasing cover and opt for reviewable payments, it can be for any number of years from 10 to 35, as long as you're aged under 70 at the end. If you opt for guaranteed payments the maximum number of years is 25 and you must be under 65 at the end. The cover term is normally the same as the remaining term of your mortgage. The cash sum reduces over the cover term, normally in line with the outstanding amount of your mortgage.
- You can set it up on your life so we pay the cash sum, if during the cover term, you die, are diagnosed with a terminal illness at least 18 months before the end of the cover term, or are diagnosed with a critical illness that meets our policy definition.
- You can set it up on two lives so we pay the cash sum on the first death, first diagnosis of a terminal illness, or the first diagnosis of critical illness during the cover term, whichever happens first.

How flexible is it?

- The plan is flexible enough to meet your changing needs and allows you:
 - to increase or reduce the cover level
 - to increase or reduce the cover term.

- Increases may be subject to your health, family history, occupation and pastimes at the time. Any changes are also subject to the terms and conditions at that time.

Mortgage Increase and Extension Option

- If you're under age 50 and in good health we'll include this option.
- It allows you, subject to certain limits, to take out extra cover without evidence of health, family history, occupation or pastimes if you increase your mortgage, either to move house or pay for home improvements.
- Or you can extend the the cover term, subject to certain limits, without further evidence of health, family history, occupation or pastimes to cover the new term of your mortgage.
- You can exercise these options during the cover term up to your 55th birthday.
- If you increase your cover or extend the term your payments will increase.

Special Events Option

- If you're under age 50 and in good health, we'll include this option in level cover versions but not decreasing cover versions.
- This allows you, subject to certain limits, to take out extra cover, without further evidence of health, family history, occupation or pastimes on your marriage, registration of a civil partnership, on birth of your child or your legal adoption of a child under 16.
- You can exercise this option during the cover term up to your 55th birthday.
- If you increase your cover or extend the term your payments will increase.

When does the plan pay out?

- We'll pay the cash sum if, during the cover term, you die, are diagnosed with a terminal illness expected to cause death within 12 months of diagnosis, or are diagnosed with a critical illness that meets our policy definition. If we pay the cash sum, the plan will end.

- The diagnosis of a terminal illness must take place at least 18 months before the end of the cover term and you must tell us about it within 3 months.

Which critical illnesses are covered?

- We only cover the critical illnesses we describe below and no others. The critical illness descriptions are only a guide to what is covered and the full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy. These typically use medical terms to describe the illness and in some cases the cover may be limited. For example:
 - we do not cover some types of cancer
 - for some illnesses, you need to have permanent symptoms.
- We strongly recommend that you see our Critical Illness and Disability Benefit Simplified Guide to help you understand the extent of cover provided.
- The critical illnesses we cover are:
 - Alzheimer's disease or dementia* - *resulting in permanent symptoms*
 - Aorta graft surgery - *for disease or traumatic injury*
 - Bacterial meningitis - *resulting in permanent symptoms*
 - Benign brain tumour - *resulting in permanent symptoms*
 - Blindness - *permanent and irreversible*
 - Cancer - *excluding less advanced cases*
 - Coma - *resulting in permanent symptoms*
 - Coronary artery by-pass grafts - *with surgery to divide the breastbone*
 - Creutzfeldt-Jacob disease - *resulting in permanent symptoms*
 - Deafness - *permanent and irreversible*
 - Heart attack - *of specified severity*
 - Heart valve replacement or repair - *with surgery to divide the breastbone*
 - HIV infection - *caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation**
 - Kidney failure - *requiring dialysis*
 - Loss of hands or feet - *permanent physical severance*
 - Loss of speech - *permanent and irreversible*
 - Major organ transplant
 - Motor neurone disease - *resulting in permanent symptoms*
 - Multiple sclerosis - *with persisting symptoms*
 - Open heart surgery - *with surgery to divide the breastbone*
 - Paralysis of limbs - *total and irreversible*
 - Parkinson's disease* - *resulting in permanent symptoms*

- Permanent and total disability before age 60* - *permanent and irreversible*
- Progressive supra nuclear palsy* - *resulting in permanent symptoms*
- Stroke - *resulting in permanent symptoms*
- Third degree burns - *covering 20% of the body's surface area*
- Traumatic head injury - *resulting in permanent symptoms*

Please see the 'Schedule of Critical Illnesses and Disabilities' in the plan conditions for more details.

- ♦ The eligible occupations for HIV caught at work are:
 - member of the emergency services, medical or dental professions
 - laboratory assistant, or employee, in a medical facility
 - pharmacist or prison officer.

We won't pay a claim for HIV caught at work in an eligible occupation under children's critical illness and disability benefit.

** We don't cover these critical illnesses and disabilities for the children's critical illness and disability benefit described below.*

Children's critical illness and disability benefit

- We automatically include this benefit, at no extra cost to you, to cover your natural or legally adopted children aged over 30 days. If they are diagnosed with a critical illness that meets our policy definition, other than one marked with a '*', before age 18 and during the term of your own cover, we'll pay a cash sum equal to half of your cover. A maximum payment of £20,000 applies.
- This benefit is payable only once for any child and is payable for a maximum of three children. The child must survive for at least 14 days from the date of diagnosis.
- This benefit will not be payable for pre-existing conditions. This means a condition, illness, disease or related condition whether diagnosed or not, and whether there are any symptoms or not, which is already present:
 - when you start your plan, or
 - before the child is 30 days old, or
 - before the child is legally adopted.

What other benefits can I choose?

Waiver benefit

- If you're in good health and not in a high risk occupation you can include waiver benefit from the start for an extra charge.
- We'll then keep your payments going for you if illness or accidental injury stops you from working for more than six months. If you're not in full-time employment, we'll look at your ability to do certain basic tasks instead. We'll carry on your payments for you until you recover, if necessary to the end of the cover term. For cover terms beyond age 65, we'll only keep payments going beyond this age if you can't do certain very basic tasks.
- For plans set up on two lives you can choose to include this benefit on either or both lives.

What will stop the plan paying out?

- We may not pay a claim if you do not answer all questions truthfully, accurately and completely to the best of your knowledge when applying for your plan and when making a claim.
- We may not pay a claim if you do not tell us of a change to your:
 - health or family history
 - occupation, occupational duties or working abroad
 - travelling abroad or country of residence, or
 - taking part in any hazardous pastimebefore the date on which the cover you are applying for starts.
- We won't pay a claim unless you tell us:
 - within one month of disablement for a permanent and total disability claim or waiver claim
 - within three months of diagnosis for a critical illness claim or terminal illness claim.
- We won't pay a critical illness claim if the critical illness or disability isn't one we cover. *Please see the 'Schedule of Critical Illnesses and Disabilities' section of the plan conditions for more details.*
- We won't pay a critical illness claim if it is due in any way to:
 - alcohol abuse (applies to coma and permanent and total disability claims only)
 - drug abuse (applies to coma, Parkinson's disease and permanent and total disability claims only)
 - HIV/AIDS (applies to permanent and total disability claims only)

– self-inflicted injury

– war.

Please see the 'Benefit Conditions: Critical Illness and Disability Benefit' and 'Benefit Conditions: Exclusions' sections of the plan conditions for more details.

- We won't pay a children's critical illness claim if it is due in any way to:
 - a pre-existing condition or if death occurs within 14 days of diagnosis of a critical illness
 - alcohol or drug abuse (applies to coma only)
 - self-inflicted injury
 - war.

Please see the 'Benefit Conditions: Children's Critical Illness and Disability Benefit' and 'Benefit Conditions: Exclusions' section of the plan conditions for more details.

- We won't pay a waiver claim if it is due in any way to HIV/AIDS or war. *Please see the 'Benefit Conditions: Exclusions' section of the plan conditions for more details.*
- We won't pay out if the cause of a claim is one we exclude by applying special terms to your plan when we accept your application. We will show any special terms in the schedule we issue with your plan documents.

'HIV' is the common abbreviation for 'Human Immunodeficiency Virus' and 'AIDS' is the common abbreviation for 'Acquired Immune Deficiency Syndrome'.

What will my payments be?

- Your illustration will show the payments you need to make for your chosen amount of cover.
- Your payments will depend on:
 - how much cover you need
 - how long you want it to last
 - your age, sex and whether you smoke or not
 - any extra benefits you choose.
- You can pay monthly or yearly by direct debit.

Can my payments change in the future?

- If you opt for reviewable payments, we guarantee your payment amounts for the first five years only. After this we'll review your payments every year.

- If the predicted cost of providing benefits is higher than expected, you'll either need to:
 - increase your payments to keep your chosen cover level going throughout the cover term, or
 - reduce your cover and keep your payments the same.

Please note there is no upper limit on what your payments may need to increase to.

- If the predicted cost of providing benefits is lower than expected, your cover will stay the same but your payments will go down.
- We'll give you 30 days notice before making any changes. *Please see the 'General Conditions: 2.2 Premium Reviews' section of the plan conditions for more details.*
- If you include waiver benefit and we pay a waiver benefit claim, it will cover any increases in payment following a review.

What are the charges?

- We allow for all charges, including the cost of providing the cover, and all expenses, such as commission, within the payments you make.

What if I stop paying?

- If you miss a payment we'll stop the plan straightaway.
- You won't get back any money.

What about tax?

- Under current tax rules, you're not liable to income tax or capital gains tax on your plan unless you sell it.
- If you die, the amount we pay out will form part of your estate for inheritance tax purposes. You can set up your plan in trust to help in inheritance tax planning.
- Tax rules may change.

Can I change my mind?


- You have a right to change your mind. We'll remind you of this by post when we set up your plan. You can cancel your plan up to to 30 days after you get our reminder.
- If you decide you don't want the plan, let us know in writing within the 30 days and we'll give you your money back.
- The easiest way to cancel is to complete the 'Cancellation Form' we send you with the reminder and return it to us. Or you can write to us at Friends Provident, PO Box 1550,

Salisbury SP1 2TW but please remember to include your full name and address and state that you wish to cancel your Life or Earlier Critical Illness Cover.

- If you don't cancel within the 30 days, your plan will continue as set out in these key facts and the terms and conditions.

How to contact us

- Remember your financial adviser will normally be your first point of contact.
- If you have any questions, you can phone us, send a fax or e-mail, or write to us.

 Call us on **0870 607 1352** at the following times:
Monday to Friday between 8am and 8pm
Saturday between 9am and 1pm.

We may record calls to improve our service.

 Fax us on **0870 531 4151**

 e-mail us at
customer.services@friendsprovident.co.uk

 Write to us at **Friends Provident, PO Box 1550, Salisbury SP1 2TW**

- To change your cover level, please write to us at the above address.
- To make a claim, please call **0870 607 1352** and ask to speak to our Claims Department. Or write to: **The Claims Department, Friends Provident, PO Box 1550, Salisbury SP1 2TW**. We'll send a claim form for completion and return. This will detail our requirements. For a life cover claim we'll always need the death certificate.

Other information

How to complain

- Please write to our Customer Relations Manager at Friends Provident, PO Box 1550, Salisbury SP1 2TW.
- If you're not satisfied with our response you can contact:
**Financial Ombudsman Service (FOS),
South Quay Plaza, 183 Marsh Wall,
London E14 9SR
Telephone 0845 080 1800
Website: www.financial-ombudsman.org.uk**
- Making a complaint won't affect your legal rights.

Terms and conditions

- This leaflet sets out the main points about Life or Earlier Critical Illness Cover. It doesn't include all the definitions, exclusions, terms and conditions.
- If you would like a copy of the full terms and conditions, please ask your financial adviser or contact us direct.
- We have the right to change some of the terms and conditions. We'll write and explain if this happens.
- This leaflet complies with the ABI (Association of British Insurers) statement of best practice for critical illness cover. The ABI Guide to Critical Illness gives general information about critical illness cover. If you would like a copy, please let us know or write to:

ABI, 51 Gresham Street, London EC2V 7HQ

Law

- The law of England and Wales will apply unless your plan documents show otherwise.

Language

- Our plan documents and terms and conditions are in English and all our other communications with you will be in English.

Compensation

- If a financial adviser recommends this plan, you have a legal right to compensation if the Financial Ombudsman Service decides it wasn't suitable for your needs at the time.
- You may qualify for compensation from the Financial Services Compensation Scheme if we become unable to pay claims against us because of financial difficulties. It'll depend on the nature of the business and the circumstances of the claim. The scheme covers most insurance contracts for 100% of the first £2,000 and 90% of the rest of the claim. You can get further information from the Financial Services Authority or from the Financial Services Compensation Scheme.

About Friends Provident

- Friends Provident Life Assurance Limited's main business is providing life assurance and protection products. It's entered on the FSA Register, number 110413.

Friends Provident Life Assurance Limited

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA
Incorporated company limited by shares and registered in England number 782698
Authorised and regulated by the Financial Services Authority

www.friendsprovident.com Telephone 0870 608 3678

FRIENDS® and 'the power of FRIENDS®' are registered trade marks of Friends Provident in the UK and other countries



FRIENDS PROVIDENT